

Improving Workers' Comp For All Montanans

New workers' comp study underway

Many have commented that the cost of workers' compensation insurance in Montana seems higher than in other states. But the reasons behind it are not well understood. In an effort to objectively compare Montana's workers' compensation system (benefits, costs, and premiums) to that of other states, Governor Brian Schweitzer charged Lieutenant Governor John Bohlinger to spearhead a Workers' Compensation Study Project. The goal of the project is to provide Montana's policymakers with a benchmark data comparison with other similar states, to determine which factors drive the cost of insurance and to make proposals on how to improve the system. MSF has played an active role in this process, and we commend the Lieutenant Governor and the Department of Labor and Industry for taking on this important task.

What did the study find?

Preliminary findings of the study indicate that:

- Montana's total benefit costs per worker are the highest among the 10 study states
- Montana has a strikingly higher claim frequency
- Medical costs per claim are higher
- Current fee schedules create incentives for invasive treatment rather than primary care
- Montana has a broader benefit structure

Why is Montana's accident rate so high?

The study is also investigating which factors result in Montana's above-average accident rate. On the surface, it may seem that the nature of the jobs in our unique economy would be the culprit. But the study is showing that, when compared on a per-capita basis, Montana experiences a much higher frequency than other states. As part of the study project, a Labor/Management committee has been formed to continue the discussion and help craft recommendations for system-wide improvement. We'll keep you updated on their progress in future editions of "Perspectives."

Safety education is the key.

It's clear that the surest way to reduce workers' comp costs is to prevent accidents from happening in the first place. At Montana State Fund, we have several resources at your disposal to help make your workplace the safest it can be. To learn more about making safety a priority at your business, attend our free safety trainings, or sign up for one of our online safety courses. Should one of your employees experience an on-the-job accident, use our return to work tools to help get them back on the job as soon as medically advisable. You can find all this and more at www.montanastatefund.com.

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INFO EXCHANGE:

Safety at Work

To learn more about Montana State Fund's approach to work safety education, visit www.montanastatefund.com.



The goal is to provide policymakers with a benchmark data comparison, to determine what drives the costs of insurance and to make proposals on how to improve the system.

Making Safety Your Business

Saving money and boosting employee morale

No matter how large or small your business, you generally run it to make a profit. But simply selling a quality product won't do it all. You must find ways to control costs. One essential cost-saving measure is to invest in workplace safety. It not only saves you money, but it improves employee morale. Get the tools you need to make this investment by attending our next safety workshop, "Building a Better Business Through Safety."

Topics for the workshop include:

1. *De-Stress Now:* On-the-job stresses pose a threat to the health and safety of your employees and your business. Learn the warning signs of workplace stress and how to minimize the impact on your employees and your bottom line.
2. *Invest in Safety Champions:* Your supervisors are a vital link between a safe workforce and one that lacks focus, drive and productivity. Learn how to inspire your supervisors to champion a safety message and build a healthy business climate.

SAFETY WORKSHOP SCHEDULE

March 1: Kalispell, Red Lion Inn

March 8: Great Falls, Holiday Inn

March 16: Missoula, Best Western Grant Creek Inn

March 20: Bozeman, Best Western Gran Tree Inn

March 21: Billings, Billings Hotel & Convention Center
(New Location)

March 27: Helena, Red Lion
(New Location)

Learn more now. Supervisors, business owners, managers, safety committee members, and workers' compensation personnel are encouraged to attend our Safety Workshops. All trainings take place from 8:30 a.m. to noon. To register, please visit www.montanastatefund.com, and click on Events and Workshops. If you have questions, feel free to call one of our customer service specialists at 800-332-6102 — dial extension 5892 for Wayne Dillavou, or extension 7048 for Rita Naylor.



With increased worker morale, investing in workplace safety can help companies reap benefits, both tangible and intangible.



INFO EXCHANGE:

Events and Workshops

Visit our Events and Workshops section to learn about more upcoming Montana State Fund seminars.
www.montanastatefund.com.

A Return to Work Program: Just the Ticket for Montana Businesses

RTW was the perfect solution for ES Stone and Structure



Implementing a Return to Work program has significantly reduced employer costs at many Montana businesses.

Patty Rogers had only been employed at ES Stone and Structure in Ryegate for a short while when she realized something had to be done to control their workers' compensation rates. "We were paying an ungodly amount for workers' comp and our rates kept going up. I contacted Montana State Fund to find out how we could lower our premiums."

A Return to Work Program decreases premiums.

The solution was to help Rogers create a workable Return to Work (RTW) program. The object of RTW is to develop temporary transitional jobs that injured employees can accomplish while they recover. Not only does it show employees that their supervisors care about them, it also helps reduce premium costs.

Finding alternative tasks was easy.

As Rogers explains, there was some initial resistance from management about setting up a program. They believed that finding alternative jobs would be too much of a hassle. Rogers proved them wrong. For example, she "hired" one injured employee to type up the new return to work policy itself, and another prepared their building for a fresh paint job.

Full wages for some injured workers.

"Most of our injured employees are grateful to return to work and actually get their full wages instead of partial payment," says Rogers. "If a business is having second thoughts about setting up a Return to Work program, I would tell them to make the effort, because the savings in premium are definitely worth it."

Get your RTW kit today.

Montana State Fund's RTW program has been created to help employers like ES Stone and Structure succeed. Our RTW kit gives step-by-step instructions on how to set up a program. Our dedicated RTW website (www.returntoworkmt.com) is packed with user-friendly information, downloadable forms and workplace posters. To receive your free RTW kit or for more details, call your team's customer service specialist, or visit the website.

"Most of our injured employees are grateful to return to work and actually get their full wages instead of partial payment."

Monitor Workers' Comp Issues at www.mt.gov

Eight bills and 27 draft requests currently being heard

The 2007 legislative session is in high gear, and our citizen legislators are grappling with a number of complex issues. Workers' compensation is no exception. At the time of publication, there are eight bills and 27 draft requests in the system on workers' comp, which is the norm for most sessions. A number of pieces of draft legislation have the generic title of "Revise Work Comp

Laws," which can mean almost anything. As a matter of course, we monitor all workers' comp legislation and give testimony on costs, system impacts, and potential consequences for both insurers and injured workers. The legislature maintains an excellent website that gives you access to all bills under consideration. Go to www.mt.gov and click on the legislative link to learn more.



A Professional Balancing Act

The crucial role of the Montana State Fund customer service specialist

Wanted: juggler. *Team player who is calm and positive, can work well in a high-energy atmosphere, and can pleasantly explain complex workers' compensation issues to befuddled customers, while quickly and accurately filling out numerous forms on the computer.*

If you think these qualifications seem unrealistic, think again. In fact, at Montana State Fund, we have more than 40 such “jugglers”—professionals who perform these complex tasks on a regular basis. They are our customer service specialists (CSS).

As the name implies, CSS's are generally the first line of contact for our policyholders, injured employees, insurance agents—whomever may call or walk in for assistance.

Jill Murfitt is a CSS on Team 3. She explains, “On any given day you can find me filling out first report of injury forms, enrolling

new policyholders, assisting underwriters with research, and most important, working one-on-one with customers.” Why does she do it? “It really makes my day when I know that I have truly helped one of my customers work out a problem by understanding the complexities involved with their policy,” Murfitt says.

“It really makes my day when I know I have truly helped one of my customers understand the complexities of their policy.”

According to Kevin Bartsch, a claims examiner on Team 6, an effective CSS can really make or break the level of customer service a team provides.

“Our CSS's do a great job,” he says. “They are committed professionals. They take some pressure off the examiners by getting claims into

the system quickly, addressing simple claim questions and ensuring the phones are answered at all times.”

So the next time you have a question about your workers' comp needs, don't hesitate to pick up your phone and contact one of our CSS's, with any kind of question. Helping you understand your policy is what they do best.

Jill Murfitt, CSS Team 3



Important MSF Contact Information

CUSTOMER SERVICE

800-332-6102

WEB ADDRESS/SAFETY SEMINAR REGISTRATION

www.montanastatefund.com

YOUNG WORKERS' WEBSITE

www.safetyrocks.us

RETURN TO WORK WEBSITE

www.returntoworkmt.com

SAFETY SEMINAR CONTACTS

800-332-6102

Extension 5892 (Wayne Dillavou)

Extension 7048 (Rita Naylor)

ACE PROGRAM

800-332-6102

Extension 5982 (Matthew Cohn)

FRAUD HOTLINE

888-MTCRIME

888-682-7463

or report online at www.montanastatefund.com

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